



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

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Order Filed on May 22, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: **19-26760-JKS**

Chapter 13

Judge John K. Sherwood

In Re:


Jose A Lora

Debtor(s).

ORDER RESOLVING OBJECTION TO CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3),
is **ORDERED**.

DATED: May 22, 2023



Honorable John K. Sherwood
United States Bankruptcy Court

Debtor: Jose A Lora
Case No.: 19-26760-JKS
Caption of Order: Order Resolving Objection to Certification of Default

Upon the Objection of Jose A Lora (the "Debtor(s)") to the Certification of Default of 21st Mortgage Corporation (the "Movant"), seeking relief pursuant to the Court's prior order under Bankruptcy Code section 362(d) for relief from the stay as to certain real property commonly known as 18 Woodridge Ct., Newton, NJ 07860 (the "Collateral"), and the parties having conferred and reached a resolution of this matter, and the parties having agreed to the form hereof, and the Debtor having made all post-petition payments through March 2023, it is hereby ORDERED:

1. That the Objection to the Certification of Default is sustained, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter
2. That the stay shall continue against the Collateral, subject to the following conditions:
3. Beginning in April 2023, Debtor(s) shall resume making regular monthly mortgage payments.
 - a. Regular payments in the amount of \$3,470.08, which may include post-petition taxes or insurance which are being collected in on-going post-petition payments, and any additional amount as required or allowed by the Note and Security Instruments are to be paid on or before the date the payment becomes due.
 - b. Payments should be sent to:

21st Mortgage Corporation
P.O. Box 477
Knoxville, TN 37901

4. If any payments outlined in this Order, or any regular monthly payments which come due according to Movant's Loan Documents, for the life of the bankruptcy are not made within

Debtor: Jose A Lora

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28 days of the date the payment is due, then the Movant may obtain an Order Vacating the Stay as to the Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.

5. That in the event relief from the stay is later granted, the Trustee shall cease funding any balance of Movant's claim and the provisions of Fed.R.Bank.P. 4001(a)(3) may be waived.
6. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of the conversion to bring the account contractually current.
 - a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court, Seeking relief from the stay.
7. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.
 - a. If any regular mortgage payment due after the execution of a loan modification is more than one month late, Movant may file a Certification of Default with the Court.
8. Any Certification of Default filed pursuant to the Order shall be served on the Trustee, the Debtor(s) and Counsel for the Debtor(s).
9. The Movant is awarded attorney's fees of \$250.00, to be paid directly to Secured Creditor at the address provided in paragraph 3.b., above.

In re:
Jose A Lora
Debtor

Case No. 19-26760-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 22, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2023:

Recip ID	Recipient Name and Address
db	+ Jose A Lora, 18 Woodridge CT, Newton, NJ 07860-2352

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2023 at the address(es) listed below:

Name	Email Address
Camille J Kassar	on behalf of Debtor Jose A Lora ckassar@locklawyers.com bbkconsultantllc@gmail.com,tdell@locklawyers.com,ckassar@locklawyers.com,kassarcr75337@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor 21st Mortgage Corporation dmcdonough@flwlaw.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: May 22, 2023

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Michael C. D'Aries

on behalf of Creditor 21st Mortgage Corporation Mdaries@flwlaw.com ahelfand@helfandlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9